

In re:
Karen D. Evans
Debtor

Case No. 19-16119-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Oct 04, 2024

User: admin
Form ID: 138OBJ

Page 1 of 2
Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 06, 2024:

Recip ID	Recipient Name and Address
db	+ Karen D. Evans, 6156 Lebanon Avenue, Philadelphia, PA 19151-4508
14736467	+ Freedom Mortgage Corp., C/O Matthew K. Fissel, Brock and Scott, PLLC, 8757 Red Oak Blvd., ste. 150, Charlotte, NC 28217-3977
14406329	Freedom Mortgage Corporation, C/o Thomas Song, Esq., 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103
14558117	+ Freedom Mortgage Corporation, C/O REBECCA ANN SOLARZ, KML Law Group, P.C., 701 Market Street, Suite 5000 Philadelphia, PA 19106-1541
14407106	+ Freedom Mortgage Corporation, C/O THOMAS YOUNG.HAE SONG, Phelan Hallinan Diamond & Jones, LLP, 1617 JFK Blvd. , Ste. 1400, Philadelphia, PA 19103-1814
14431886	+ Santander Consumer USA Inc., C/O WILLIAM EDWARD CRAIG, Morton & Craig, 110 Marter Avenue, Ste. 301, Moorestown, NJ 08057-3125

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Oct 04 2024 23:30:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 04 2024 23:30:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14431005	+ Email/Text: Bankruptcy@Freedommortgage.com	Oct 04 2024 23:30:00	FREEDOM MORTGAGE CORPORATION, ATTN.: BANKRUPTCY DEPARTMENT, 10500 KINCAID DRIVE, FISHERS IN 46037-9764
14558029	^ MEBN	Oct 04 2024 23:20:41	FREEDOM MORTGAGE CORPORATION, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14396988	+ Email/Text: Bankruptcy@Freedommortgage.com	Oct 04 2024 23:30:00	Freedom Mortgage, P.O. Box 50428, Indianapolis, IN 46250-0401
14735983	+ Email/Text: EBN@brockandscott.com	Oct 04 2024 23:30:00	Freedom Mortgage Corporation, C/O Brock and Scott, PLLC, Attorneys at Law, 8757 Red Oak Blvd., Suite 150, Charlotte, NC 28217-3977
14735984	+ Email/Text: Bankruptcy@Freedommortgage.com	Oct 04 2024 23:30:00	Freedom Mortgage Corporation, 11988 Exit 5 Parkway, Building 4, Fishers, IN 46037-7939
14404618	Email/PDF: resurgentbknotifications@resurgent.com	Oct 04 2024 23:39:59	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14396990	Email/Text: bk@microf.com	Oct 04 2024 23:31:00	Microf, P.O. Box 70085, Albany, GA 31708-0085
14396992	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 04 2024 23:38:28	Portfolio Recovery Associates, LLC, P.O. Box 41067, Norfolk, VA 23541
14396989	+ Email/Text: enotifications@santanderconsumerusa.com	Oct 04 2024 23:30:00	Santander Bank, P.O. Box 660633, Dallas, TX 75266-0633
14407661	+ Email/Text: enotifications@santanderconsumerusa.com		

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Oct 04 2024 23:30:00

Santander Consumer USA Inc., PO Box 961245,
Fort Worth, TX 76161-0244

14396991

+ Email/Text: bankruptcydepartment@tsico.com

Oct 04 2024 23:31:00

Transworld Systems Inc., P.O. Box 15110,
Wilmington, DE 19850-5110

TOTAL: 13

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14431380	*+	Santander Consumer USA Inc, P.O. Box 961245, Fort Worth, TX 76161-0244

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 06, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 4, 2024 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor Freedom Mortgage Corporation andrew.spivack@brockandscott.com wbecf@brockandscott.com
DENISE ELIZABETH CARLON	on behalf of Creditor Freedom Mortgage Corporation bkgroup@kmlawgroup.com
JEROME B. BLANK	on behalf of Creditor Freedom Mortgage Corporation jblank@pincuslaw.com mmorris@pincuslaw.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MARIO J. HANYON	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
MARK A. BERENATO	on behalf of Debtor Karen D. Evans mark@berenatolawfirm.com
MATTHEW K. FISSEL	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com matthew.fissel@brockandscott.com
THOMAS SONG	on behalf of Creditor Freedom Mortgage Corporation tomysong0@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM EDWARD CRAIG	on behalf of Creditor Santander Consumer USA Inc. wcraig@egalawfirm.com mortoncraige@egalawfirm.com

TOTAL: 10

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:)	
Karen D. Evans)	Case No. 19-16119-pmm
aka Karen Denise Evans)	
aka Karen Evans)	
)	Chapter: 13
Debtor(s).)	
)	

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania
900 Market Street
Suite 400
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

Date: October 4, 2024

For The Court

Timothy B. McGrath
Clerk of Court